

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**District of Massachusetts**

In re **Brian L Johnson,**  
**Kimberly A Kaiser**

Debtors

Case No. **10-20306**

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>253,500.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>11,455.48</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>576,935.22</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>12</b>		<b>312,561.22</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,663.64</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,785.89</b>
Total Number of Sheets of ALL Schedules		<b>27</b>			
Total Assets			<b>264,955.48</b>		
Total Liabilities				<b>889,496.44</b>	

**United States Bankruptcy Court**  
**District of Massachusetts**

In re **Brian L Johnson,**  
**Kimberly A Kaiser**

Debtors

Case No. 10-20306

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	34,753.29
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	34,753.29

**State the following:**

Average Income (from Schedule I, Line 16)	3,663.64
Average Expenses (from Schedule J, Line 18)	6,785.89
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	6,184.69

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		319,290.22
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		312,561.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		631,851.44

In re **Brian L Johnson,  
Kimberly A Kaiser**Case No. **10-20306**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Checking Account	J	45.48
		Bank of America Savings Account	J	10.00
		Sovereign Bank Checking Account (overdrawn)	H	0.00
		Sovereign Bank Savings Account	H	5.00
		Sovereign Bank Children's Account	W	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Usual Household Goods and Furnishings	J	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Men's Apparel	H	700.00
		Women's Apparel	W	100.00
		Children's Apparel	J	300.00
7. Furs and jewelry.		Various Jewelry	J	150.00
8. Firearms and sports, photographic, and other hobby equipment.		Sports Equipment	H	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		New York Life Whole Life on Child #1	J	0.00
		New York Life Whole Life on Child #2	J	0.00

Sub-Total > **3,020.48**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Brian L Johnson,  
Kimberly A Kaiser**Case No. **10-20306**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>New York Life Whole Life on Child #3</b>	<b>J</b>	<b>0.00</b>
		<b>New York Life Term Life Insurance on Wife</b>	<b>W</b>	<b>0.00</b>
		<b>Mass Mutual Term Life Insurance on Husband</b>	<b>H</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Brian L Johnson,  
Kimberly A Kaiser**Case No. **10-20306**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2001 Ford F150, 118,000mi</b>	<b>W</b>	<b>4,145.00</b>
		<b>2000 Lincoln Navigator, 142,000mi</b>	<b>W</b>	<b>3,790.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>Three dogs</b>	<b>J</b>	<b>500.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			

Sub-Total > **8,435.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Brian L Johnson,  
Kimberly A Kaiser**

Case No. **10-20306**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **0.00**  
(Total of this page)  
Total > **11,455.48**

(Report also on Summary of Schedules)

In re **Brian L Johnson,  
Kimberly A Kaiser**Case No. **10-20306**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Single Family Home at 157 Fisher St., North Attleboro, MA</b>	<b>11 U.S.C. § 522(d)(1)</b>	<b>0.00</b>	<b>253,500.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Bank of America Checking Account</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>45.48</b>	<b>45.48</b>
<b>Bank of America Savings Account</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>10.00</b>	<b>10.00</b>
<b>Sovereign Bank Checking Account (overdrawn)</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>0.00</b>	<b>0.00</b>
<b>Sovereign Bank Savings Account</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>5.00</b>	<b>5.00</b>
<b>Sovereign Bank Children's Account</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>10.00</b>	<b>10.00</b>
<b>Household Goods and Furnishings</b>			
<b>Usual Household Goods and Furnishings</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>1,500.00</b>	<b>1,500.00</b>
<b>Wearing Apparel</b>			
<b>Men's Apparel</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>700.00</b>	<b>700.00</b>
<b>Women's Apparel</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>100.00</b>	<b>100.00</b>
<b>Children's Apparel</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>300.00</b>	<b>300.00</b>
<b>Furs and Jewelry</b>			
<b>Various Jewelry</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>150.00</b>	<b>150.00</b>
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>Sports Equipment</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>200.00</b>	<b>200.00</b>
<b>Interests in Insurance Policies</b>			
<b>New York Life Whole Life on Child #1</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>0.00</b>	<b>0.00</b>
<b>New York Life Whole Life on Child #2</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>0.00</b>	<b>0.00</b>
<b>New York Life Whole Life on Child #3</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>0.00</b>	<b>0.00</b>
<b>New York Life Term Life Insurance on Wife</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>0.00</b>	<b>0.00</b>
<b>Mass Mutual Term Life Insurance on Husband</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>0.00</b>	<b>0.00</b>
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>2001 Ford F150, 118,000mi</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>0.00</b>	<b>4,145.00</b>
<b>2000 Lincoln Navigator, 142,000mi</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>3,790.00</b>	<b>3,790.00</b>
<b>Animals</b>			
<b>Three dogs</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>500.00</b>	<b>500.00</b>

Total:	<b>7,310.48</b>	<b>264,955.48</b>
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0 continuation sheets attached to Schedule of Property Claimed as Exempt